

Information to identify the case:

Debtor 1	<u>Richard A. Potts</u>	Social Security number or ITIN	xxx-xx-8516
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	19-23883-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard A. Potts

2/18/25

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Richard A. Potts
Debtor

Case No. 19-23883-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 18, 2025

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 20, 2025:

Recip ID	Recipient Name and Address
db	+ Richard A. Potts, 4020 Noblestown Road, Oakdale, PA 15071-1291
15179204	+ Borough of Oakdale, c/o Victor S. Kustra, Esquire, 519 Court Place, Pittsburgh, PA 15219-2002
15134260	Borough of Oakdale Water & Sewage, 6115 Noblestown Rd., Oakdale, PA 15071-1347
15134261	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas Co., P.O. Box 742537, Cincinnati, OH 45274-2537
15134263	Phelan Hallinan Diamond & Jones LLP, Attn: Peter Wapner, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
15135053	+ Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
15151260	+ UPMC, P.O. Box 371980, Pittsburgh, PA 15250-7980
15166352	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 19 2025 08:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 19 2025 03:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 19 2025 08:12:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 19 2025 03:17:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Feb 19 2025 08:12:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15141932	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 19 2025 03:18:00	Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
15142672	EDI: DISCOVER	Feb 19 2025 08:12:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15165843	+ Email/Text: Bankruptcy@Freedommortgage.com	Feb 19 2025 03:17:00	FREEDOM MORTGAGE CORPORATION, Attn: Bankruptcy Department, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
15134262	Email/Text: Bankruptcy@Freedommortgage.com	Feb 19 2025 03:17:00	Freedom Mortgage Corporation, Po Box 50485, Indianapolis, IN 46250-0485
15656945	+ Email/PDF: resurgentbknofications@resurgent.com	Feb 19 2025 03:40:23	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587

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User: auto

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Total Noticed: 22

15456818	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 19 2025 03:17:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619094, Dallas, TX 75261-9094
15135053	+ EDI: AISACG.COM	Feb 19 2025 08:12:00	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
15151259	+ Email/Text: BankruptcyNotice@upmc.edu	Feb 19 2025 03:18:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
15166352	EDI: AIS.COM	Feb 19 2025 08:12:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15141127	+ Email/Text: bankruptcy@firstenergycorp.com	Feb 19 2025 03:18:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
15134264	Email/Text: bankruptcy@firstenergycorp.com	Feb 19 2025 03:18:00	West Penn Power Company, 76 S. Main Street, Akron, OH 44308-1890
15170179	+ Email/Text: peritus@ebn.phinsolutions.com	Feb 19 2025 03:18:00	Westlake - C/O Peritus Portfolio Services, P.O. Box 141419, Irving, TX 75014-1419
15134265	Email/Text: bankruptcynotice@westlakefinancial.com	Feb 19 2025 03:18:00	Westlake Financial Services, PO Box 76809, Los Angeles, CA 90076-0809

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
cr		Lakeview Loan Servicing
cr		Nationstar Mortgage LLC D/B/A MR. Cooper
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15151255	*	Borough of Oakdale Water & Sewage, 6115 Noblestown Rd., Oakdale, PA 15071-1347
15151256	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas Co., P.O. Box 742537, Cincinnati, OH 45274-2537
15178434	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas of Pennsylvania, PO Box 117, Columbus, OH 43216
15151257	*	Freedom Mortgage Corporation, Po Box 50485, Indianapolis, IN 46250-0485
15151258	*	Phelan Hallinan Diamond & Jones LLP, Attn: Peter Wapner, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
15169383	*+	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
15151261	*	West Penn Power Company, 76 S. Main Street, Akron, OH 44308-1890
15151262	*	Westlake Financial Services, PO Box 76809, Los Angeles, CA 90076-0809

TOTAL: 3 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 20, 2025

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 18, 2025 at the address(es) listed below:

Name	Email Address
Christopher A. DeNardo	on behalf of Creditor Nationstar Mortgage LLC D/B/A MR. Cooper logsecf@logs.com
Denise Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor FREEDOM MORTGAGE CORPORATION jblank@pincuslaw.com brausch@pincuslaw.com
Kenneth Steidl	on behalf of Debtor Richard A. Potts julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwillhelm@steidl-steinberg.com
Lily Christina Calkins	on behalf of Creditor FREEDOM MORTGAGE CORPORATION logsecf@logs.com lilychristinacalkins@gmail.com
Maria Miksich	on behalf of Creditor FREEDOM MORTGAGE CORPORATION mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor Nationstar Mortgage LLC D/B/A MR. Cooper wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor FREEDOM MORTGAGE CORPORATION pawb@fedphe.com

TOTAL: 11